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98326837

SECOND MORTGAGE-
(ILLINOIS) STATUTORY

THE MORTGAGOR RICHARD W. DAVIS and CHARLENE M. DAVIS, husband and wife, of the Village of Sauk Village, in the County of Cook and State of Illinois, Mortgages and Warrants to STAN REINSMA CONSTRUCTION INC. of the

DEPT-01 RECORDING \$25.00
T#0009 TRAN 2169 04/23/98 09:54:00
#1476 # RC *-98-326837
COOK COUNTY RECORDER

Village of Beecher, County of Cook and State of Illinois, to secure the payment of that certain promissory note, executed by the mortgages, bearing even date herewith, payable to the order of STAN REINSMA CONSTRUCTION INC. as follows: in equal monthly payments of \$86.01 beginning on 5/10/98, with a final balloon payment of the entire balance, and any unpaid interest accrued, on 4/10/03, on the following described real estate, to-wit:

(For Legal Description see Rider hereto)

hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of this State.

Permanent Real Estate Index Number 33-07-209-031 and address of the real estate:

19614 Oakwood Avenue
Lynwood, Illinois 60411

THIS IS A SECOND MORTGAGE.

Dated: April 14, 1998

Richard W. Davis (SEAL)
RICHARD W. DAVIS, Mortgagor

Charlene M. Davis (SEAL)
CHARLENE M. DAVIS

This instrument was prepared by Attorney William W. Winterhoff, 3344 Ridge Road, Lansing, IL 60438

ATGF, INC

98326837

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RIDER TO SECOND MORTGAGE

Legal Description

LOT 44 IN OAKWOOD MANOR UNIT NO. 3, BEING A SUBDIVISION OF PART OF THE EAST ½ OF THE WEST ½ (EXCEPT THE WEST 200.00 FEET OF THE NORTH 435.60 FEET THEREOF) OF THE NORTHEAST ¼ OF SECTION 1, TOWNSHIP 35 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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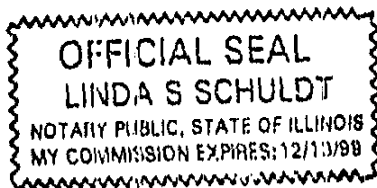
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STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, LINDA S. SCHULDT, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that RICHARD W. DAVIS and CHARLENE M. DAVIS, husband and wife, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal this date.

DATED: April 14, 1998



Linda S. Schuldt
Notary Public

Commission Expires _____

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